

**California Health & Human Services Agency -  
SB 910 Strategic Plan for an Aging Population**

**NEXT STEPS & NOTES FROM PLAN DEVELOPMENT TASK TEAM MEETING  
January 30, 2003**

**NEXT STEPS**

WHAT	WHO	WHEN
1. Read the following CPRC working papers for Food, Fitness and Wellness" topic: <ul style="list-style-type: none"> <li>Optimizing Trajectories of Aging in the 21<sup>st</sup> Century...</li> <li>Health Status of Older Californians</li> <li>Promoting Mental Health... pages 1-5</li> </ul>	ALL	For 3/7
2. Work with Nina Weiler-Harwell, on getting appropriate AARP materials	Cheri	For 3/7
3. Send in "Four Pillars of Economic Security"	Tom Porter	2/21
4. To complete Economic Security section send in recommendations on education	Pauline, Ruth	2/28
5. To complete Economic Security section send in recommendations on volunteerism and civic engagement	Tom, Nancy, Sarah	2/28
6. Write up the Renaissance Learning concept to add to the vision.	Ruth	2/28
7. Upon typing up vision, sort out the items that fit in other sections of the plan and put in the "parking lot" to bring up at appropriate meeting	Cheri	2/14
8. Refine recommendations via e-mail	ALL, Cheri coordinates	3/6
9. Determine next and ongoing meeting schedule via e-mail	ALL, Cheri coordinates	2/7
10. Determine if other states have Strategic Aging Plans	Tom	3/7
11. E-mail all materials from meeting to absent members	Cheri	Ongoing
12. Determine if additional Task Team members are needed. Send names, phone and e-mail address to Cheri	ALL	Ongoing
13. ADDED: Review working paper titled <b>Labor &amp; Retirement Status of CA's Aging Population</b> . See recommendation on Page 13-14. Please e-mail comments and recommendations to Cheri	ALL	3/3

# MEETING NOTES

## Part I. Briefing

Along with other guests we received DEMOGRAPHICS BRIEFING by the California Policy Research Center. This briefing was the Phase 2 requirement under SB 910.

## Part 2. Regular Task Team Meeting

- I. **Rob opened meeting.** Examples of strategic plan structures and CPRC working papers were distributed.
- II. **A Vision Exercise** for Economic Security, Quality of Life was conducted. (See results attached.)
- III. **Economic Security & Quality of Life Discussion**  
Renamed: **Economic Security, Work and Civic Participation**
  - **Missing – Not Addressed in the CPRC Material**
    1. Incentives for savings
    2. Have financial counseling for all seniors policy
    3. Address the bubble of people just above the poverty level
    4. What is responsibility of private sector for retirement preparation?
    5. Similar to HCAP (?), policy in place for all seniors
    6. Privatization of Social Security –
      - We can warn of potential dangers in background
      - Remind of original purpose – A safety net
    7. Retiring early
    8. Can the state protect pensions by ensuring that corporate pension funds are adequately funded
    9. Pension portability
    10. Education
    11. Volunteering
    12. Mentoring
  - **Recommendations**
    1. Sponsor Civic Engagement Fairs (regional, county, and /or city). Promote civic engagement throughout life
    2. Set up formal programs to broadly engage the older community in activities that will enhance the quality of their lives
    3. Develop retirement education programs. Start retirement education early, target younger adults.
    4. Develop awareness campaign to promote saving
    5. Address differences, the generational effect
    6. Protect income of all seniors with the emphasis on those at the lowest and lower middle incomes.
    7. Set up statutory protection for pension plans to ensure business/corporate responsibility
    8. In all recommendations be sensitive to culture and gender
    9. Develop asset protection programs

Plus... concepts from Vision

#### IV. **Plan Scope and Contents**

We agreed to discuss plan scope and contents via e-mail and answer the following questions:

- Is the element outline too broad? Too narrow?
- Is there anything that we don't want?
- Determine what elements warrant the development of recommendations
- Determine a "point person" for each plan element

#### V. **Meeting Close**

We ran out of time to make a decision on the next meeting dates. We agreed we would exchange e-mails to establish a regular meeting schedule.

We have completed this task. **Our routine meeting will be the first Friday of the month. The next meeting is Friday, March 7 at 1:00 – 3:00 PM.**

## Vision for 2020

### Economic Security, Work and Civic Participation

*“As a result of the extremely successful plan developed in 2003, what will California’s senior population experience in the year 2020, in terms of Economics Security and Quality of Life?”*

#### **SOCIAL SECURITY**

The State of California negotiated with the Federal government on behalf of its senior population to ensure income security due to the elimination/ reduction of disparities, including those that worked against the poor and ethnic minorities. As a result, for all Californians:

- Social security income is secure, funds are solvent.
- Social security can be supplemented with out penalty, including 401K pensions
- Social security and healthcare benefits provide a living wage for seniors.
- Social security has been “equalized” to provide appropriate benefits to the poorest and to balance geographical cost of living disparities, and other disparities such as \_\_\_\_\_?

#### **GOVERNMENT SUPPORT**

A genuine win-win outcome has resulted from tax incentives for employers to hire older workers, especially low-income seniors.

- Employers have more options for filling vacancies and seniors have been able to earn important additional income by having full or part time jobs.
- There are dramatically fewer cars on the roads due to clean, safe, senior-friendly and accessible mass transit and Para transit systems. **Tax credits for purchase of non-petroleum, clean fuel cars have virtually eliminated the old style automobiles.**
- Tax credits for building affordable, accessible, universal designed housing located near services and shopping has resulted in a building boom that stimulated the economy and dramatically increased the affordable housing supply.
- Land use planning has resulted in newly designed, mixed use communities.
- The “Integrated Senior Fund” has allowed money from various public senior programs to be combined. This result has been better coordination of programs and more equitable fund distribution. Local and state governments and community-based organizations can partner more effectively with seniors to work together for solutions that will continue to improve the quality of life.

#### **FINANCIAL MANAGEMENT**

- Income has been enhanced due to the development of financial management tools and incentives to save or to choose from an expanded array of savings or investment options. These options are designed for universal participation.

- After some early state support, the state California LTC Insurance plan, modeled after the State Worker's Compensation Fund, has become a completely self-funding program. The availability of affordable, comprehensive, quality Long Term Health Care Insurance has lifted a great financial burden from elderly disabled.

## **EMPLOYMENT**

Thanks to training programs suggested and sponsored by Industry Education Councils throughout California, employers are using seniors to fill vacant positions that resulted from the lower birth rate years following the baby boom. The success of this trained, motivated and mature workforce has had many by-products including:

- Seniors are working because they want to, at paying jobs or as volunteers.
- If seniors do need to supplement their income, many employment options available including full time, part time, flex time and job sharing.
- Age discrimination has vanished from the workplace
- In order to attract workers corporations are offering employees their choice of pensions or 401K type self investment programs
- Corporations have fully implemented pension protection programs

## **INFORMATION**

There is an outstanding one-stop shopping information and referral system available that cover the entire spectrum senior services, from recreation to health care. This information is available free via the Internet (accessible Website). This information is available in all major languages spoken in California, as well as in Braille and audio formats.

## **EDUCATION, LIFE-LONG LEARNING**

The Community College's Senior Focus curricula are well publicized and attended. They cover a broad array of personal enrichment topics, plus retirement preparation, job training, consumer and caregiver training.

Disability and health related programs have been designed to address:

- Individuals with chronic conditions
- Individuals with lower incomes (research to find examples of programs, including other states).
- Caregivers serving the elderly, with an emphasis on family care giving
- Challenges unique to rural living
- Vocational education, professional and academic programs

Community College retirement preparation programs have been marketed to younger adults so that behavioral changes consistent with quality retirement can be made early enough to have a positive impact. The results of this life long learning approach can be seen in how well prepared current retirees are for their retirement years. Examples include:

- Retirement planning has become as commonplace as planning for a vacation. More than 50% of individuals under 35 are actively contributing to retirement accounts, 75% over 40.
- Younger retirees are volunteering in record numbers (**incentives**)
- Foster grandparents program, which offers a stipend, has contributed to the high test scores now enjoyed by California's K-12 system, and has relieved low income working parents from the high cost of child care.
- RSVP and other unpaid volunteers are filling service and support positions of many community based organizations enabling them to serve broader constituencies
- The organization "Seniors Helping Seniors" has hundreds of thousands of seniors across the state working with community programs to provide services to disabled and ailing seniors

Classes have been augmented with free career or retirement counseling including:

- Learning as a social/ recreational pursuit
- Job training or retraining (regardless of economic status)

## **HEALTH AND LONG TERM CARE**

- Universal, quality health care for all seniors has eliminated the inappropriate dependency on emergency room care. The universal plans include prescription drugs coverage. A financial "health dividend" has resulted from the reduction in communicable and stress related disease.
- Doctors are better trained and therefore, are more in tune with the needs of seniors
- Case management teams follow at-risk individuals
- A consumer directed model of care has been implemented which emphasizes the delivery of care with preferences and choice.
- The Olmstead decision has been fully actualized and no disabled individuals live in institutions unless they chose to do so. Disabled persons in the community have the supports available to live satisfying lives.
- The availability of coordinated long term care systems that include arrangements for multi-generational living, and avoids ghettoizing
- **?Plus economy and cash payment?**

## **ELDER ABUSE**

Due to the statewide campaign on identification and prevention, abuse has virtually been eliminated.

- There is a mindset of respect and appreciation for seniors.
- There is no more mental and physical abuse.
- K-12 elder abuse awareness program is now being taught by seniors
- Financial abuse/fraud schemes were completely wiped out more than 10 years ago through the installation of phone and Internet fraud suspicion hot lines.

## **ATTITUDE SHIFT**

A positive attitude toward aging has given aging persons more self-esteem and self-assurance, and a positive self-fulfilling prophecy.

- Leaders and decision makers have shifted from a “doing things on our own, for our own” attitude to “we’re all in this together.”
- More people are helping each other.

## **Ruth – The Renaissance concept**

The blue print for cooperation set forth in the 2003 *Strategic Plan for an Aging California* resulted in a new era of cooperation amongst government, business and community based organizations.